

Define CS, fit into CC	<div><div>1. CUSTOMER SEGMENT(S)<div>CS</div></div><div>Who is your customer? (e.g., problem segments of not in state)</div><div><div><div>A Student who want to study can apply Educational loan.</div><div>A business man who want to increase their production can apply business loan.</div><div>A man who want to build a new home can apply home loan.</div></div></div></div>	<div><div>6. CUSTOMER CONSTRAINTS<div>CC</div></div><div>What constraints prevent your customers from taking action or limit their choices of solution?</div><div><div><div>Financial constraints for quality of investment.</div><div>Increase income status.</div><div>People want extra duration to pay their debt.</div></div></div></div>	<div><div>5. AVAILABLE SOLUTIONS<div>AS</div></div><div>What solutions are available to the customer to solve their problem?</div><div><div><div>People can have jewels or properties before they apply for a loan , they can eligible for getting loan.</div></div></div></div>	Explore AS, differentiate
	<div><div>2. JOBS-TO-BE-DONE / PROBLEMS<div>J&P</div></div><div>Which jobs-to-be-done (or problems) do you address for your customer?</div><div><div><div>People want to buy a loan based on their situation.</div><div>People want to build their financial status.</div><div>People want to alleviate their burdens.</div></div></div></div>	<div><div>9. PROBLEM ROOT CAUSE<div>RC</div></div><div>What is the root cause of the problem?</div><div><div><div>People have low financial status level.</div><div>People can loss profit in their own business.</div><div>People can have low family situation like child education, women marriage, build home.</div></div></div></div>	<div><div>7. BEHAVIOUR<div>BE</div></div><div>What does your customer do to address the problem and get the job done?</div><div><div><div>Those who buy the loan for education and study , then the other consumer can decide to buy the products and behave as same as the customer.</div><div>Business man can understand their audience and create more enticing product or services.</div></div></div></div>	
	<div><div>3. TRIGGERS<div>TR</div></div><div>What triggers customer's decision to act? (e.g., solar panels, reading)</div><div><div><div>People want to make their life luxurious so they can apply the loan and buy what they want.</div><div>Tracks a consumer's credit behaviour across multiple products</div></div></div></div> <div><div>4. EMOTIONS: BEFORE / AFTER<div>EM</div></div><div>How do customers feel when they face a problem or a job and afterwards? (e.g., lost, fear)</div><div><div><div>People can face rejection in the first stage of getting loan.</div><div>Borrowers can become distressed due to various reasons, including business failure or loss of income or an inability to understand the terms of a loan.</div></div></div></div>	<div><div>10. YOUR SOLUTION<div>SL</div></div><div>What is your solution?</div><div><div><div>The prediction of credit defaulters is one of the difficult tasks for any bank.</div><div>But by forecasting the loan defaulters, the banks definitely may reduce their loss by reducing their non-profit assets, so that recovery of approved loans can take place without any loss and it can play as the contributing parameter of the bank statement.</div><div>This makes the study of this loan approval prediction important.</div><div>Machine Learning techniques are very crucial and useful in the prediction of these types of data.</div></div></div></div>	<div><div>8. CHANNELS of BEHAVIOUR<div>CH</div></div><div>How do customers reach you?</div><div><div><div>Online: The credit profiles of your network of closest 'friends' can be an important factor in determining your own credit score too.</div><div>Offline: word of mouth based on customers.</div></div></div></div>	

Identify strong TR & EM

Identify strong TR & EM